

United States Bankruptcy Court  
Western District of Texas

In re Kenneth Kirby White  
Karen Diane White

Debtor(s)

Case No. 19-51148-rbk  
Chapter 7

**DEBTOR'S REBUTTAL OF PRESUMPTION OF ABUSE**

I (We), the undersigned debtor(s) herein, declare that the following special circumstances are applicable to my (our) financial situation, and justify an adjustment to my (our) income and expenses, and justify the reasons for filing a Chapter 7.

**Adjustments to Current Monthly Income:**

Joint debtor's employment ended 3,487.15  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Total Special Circumstances Adjustment to Current Monthly Income: 3,487.15

**Adjustments to Monthly Allowed Expenses:**

Total Special Circumstances Adjustment to Monthly Allowed Expenses: \_\_\_\_\_

I declare under penalty of perjury that the foregoing is true and correct to the best of my knowledge.

Date 05/17/2019

Signature /s/ Kenneth Kirby White  
Kenneth Kirby White  
Debtor

Date 05/17/2019

Signature /s/ Karen Diane White  
Karen Diane White  
Joint Debtor

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS**

IN RE: § CASE NO: 19-51148-rbk  
§  
Kenneth Kirby White, § CHAPTER 7  
Karen Diane White, §  
§  
Debtors §

**CERTIFICATE OF SERVICE**

I, the undersigned, hereby certify that the foregoing document was served on the following entities listed in the attached mailing matrix either by Electronic Service or by First Class Mail, Postage Pre-paid on the 17th day of May 2019;

\*See attached mailing matrix.

Dated: May 17, 2019

/s/ Courtne Dotson  
Courtne Dotson

Label Matrix for local noticing

0542-5

Case 19-51148-rbk

Western District of Texas

San Antonio

Fri May 17 12:47:52 CDT 2019

U.S. BANKRUPTCY COURT  
615 E. HOUSTON STREET, ROOM 597  
SAN ANTONIO, TX 78205-2055

Affirm Inc  
Affirm Incorporated  
Po Box 720  
San Francisco, CA 94104-0720

Allied Interstate

P.O. Box

Southgate, MI 48195-0962

American Home Shield  
P.O. Box 2803  
Memphis, TN 38101-2803

Avant  
Attn: Bankruptcy  
Po Box 9183380  
Chicago, IL 60691-3380

Avenue

P.O. Box 659584

San Antonio, TX 78265-9584

Capital One  
1680 Capital One Drive  
Mc Lean, VA 22102-3407

Capital One  
Attn: Bankruptcy  
Po Box 30285  
Salt Lake City, UT 84130-0285

Capital One

Po Box 30281

Salt Lake City, UT 84130-0281

Care Credit/Synchrony  
P.O. Box 960061  
Orlando, FL 32896-0061

Chase  
PO Box 15153  
Wilmington, DE 19886-5153

Chase Card Services

Attn: Bankruptcy

Po Box 15298

Wilmington, DE 19850-5298

Comenity Bank/kingsize  
Attn: Bankruptcy  
Po Box 182125  
Columbus, OH 43218-2125

Costco Go Anywhere Citicard  
Citicorp Credit Services/Centralized Ban  
Po Box 790040  
St. Louis, MO 63179-0040

Credit Human Federal Credit Union

PO Box 721

San Antonio, TX 78293-0721

Credit One Bank  
Attn: Bankruptcy Department  
Po Box 98873  
Las Vegas, NV 89193-8873

Dept of Ed / Navient  
Attn: Claims Dept  
Po Box 9635  
Wilkes Barr, PA 18773-9635

ERC/Enhanced Recovery Corp  
Attn: Bankruptcy  
8014 Bayberry Road  
Jacksonville, FL 32256-7412

Elastic  
P.O. Box 95027  
Louisville, KY 40295

First Nataional Bank/Legacy  
Attn: Bankruptcy  
Po Box 5097  
Sioux Falls, SD 57117-5097

First Savings Bank/Blaze  
Attn: Bankruptcy  
Po Box 5096  
Sioux Falls, SD 57117-5096

First Savings Credit Card  
Attn: Bankruptcy Department  
Po Box 5019  
Sioux Falls, SD 57117-5019

Firstmark Credit Union  
Attn: Bankruptcy  
Po Box 701650  
San Antonio, TX 78270-1650

Firstmark Credit Union  
P.O. Box 701650  
San Antonio, TX 78270-1650

Fortiva  
Attn: Bankruptcy  
Po Box 105555  
Atlanta, GA 30348-5555

Genesis Bankcard Services  
Attn: Bankruptcy Department  
Po Box 4477  
Beaverton, OR 97076-4401

HSBC Bank  
Attn: Bankruptcy  
Po Box 2013  
Buffalo, NY 14240-2013

Household Bank  
P.O. Box 49352  
San Jose, CA 95161-9352

Juniper Card Services  
P.O. Box 13337  
Philadelphia, PA 19101-3337

Key 2 Recvry  
8894 Beckett Rd,  
West Chester, OH 45069-2902

Kohls/Capital One  
Attn: Bankruptcy  
Po Box 30285  
Salt Lake City, UT 84130-0285

Lane Bryant Retail  
P.O. Box 659728  
San Antonio, TX 78265-9728

(p)M&T BANK  
LEGAL DOCUMENT PROCESSING  
626 COMMERCE DRIVE  
AMHERST NY 14228-2307

Merrick Bank/CardWorks  
Attn: Bankruptcy  
Po Box 9201  
Old Bethpage, NY 11804-9001

Milestone Mastercard  
PO Box 4477  
Beaverton, OR 97076-4401

National Auto Finance  
P O Box 78234  
Phoenix, AZ 85062-8234

Orchard Bank  
HSBC Card Services  
P.O. Box 80084  
Salinas, CA 93912-0084

PRA Receivables Management, LLC  
PO Box 41021  
Norfolk, VA 23541-1021

Paypal Credit  
P.O. Box 5138  
Lutherville Timonium, MD 21094-5138

Paypal Credit Svcs.  
P.O. Box 960080  
Orlando, FL 32896-0080

Sprint PCS  
P O Box 660075  
Dallas, TX 75266-0075

Synchrony Bank/Amazon  
Attn: Bankruptcy  
Po Box 965060  
Orlando, FL 32896-5060

Synchrony Bank/Sams  
Attn: Bankruptcy  
Po Box 965060  
Orlando, FL 32896-5060

United States Trustee - SA12  
US Trustee's Office  
615 E Houston, Suite 533  
PO Box 1539  
San Antonio, TX 78295-1539

Usaa Federal Savings Bank  
Attn: Bankruptcy  
10750 McDermott Freeway  
San Antonio, TX 78288-1600

Walmart  
PO Box 960024  
Orlando, FL 32896-0024

ollo  
Attn: Bankruptcy  
Po Box 9222  
Old Bethpage, NY 11804-9222

John Patrick Lowe  
2402 East Main Street  
Uvalde, TX 78801-4943

Karen Diane White  
11006 Angel Point  
San Antonio, TX 78254-6160

Kenneth Kirby White  
11006 Angel Point  
San Antonio, TX 78254-6160

Nicholas M Wajda  
Wajda & Associates, APC  
5430 Lyndon B Johnson Fwy, Ste. 1200  
Dallas, TX 75240-2639

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

M&T Bank  
P.O. Box 62182  
Baltimore, MD 21264

End of Label Matrix	
Mailable recipients	51
Bypassed recipients	0
Total	51